

ABSTRACT OF THE DISCLOSURE

[0093] A method and an apparatus to incentivize a first party to refer a payment service to a second party. The method includes establishing an account for the second party, wherein the account is associated with one of a plurality of bonus programs and wherein the account is further associated with the first party; receiving a payment for the second party in the account; and automatically awarding a payout to the first party based on the payment to the account and the bonus program that is associated with the account.